

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (Currently Amended) A method for forecasting a likelihood that a customer's assets held in a plurality of different types of customer accounts at retirement meet in-retirement goals, including, but not limited to, an annual income withdrawal goal, an estate goal, and a years in retirement goal, comprising:

inputting said income withdrawal goal, said estate goal, said years in retirement goal, and a current asset allocation, and identifying one of said in-retirement goals as a priority goal;

performing an analysis based on said in-retirement goals and said current asset allocation;

forecasting, by using results of said analysis, said likelihood that said customer assets at retirement meet said priority goal;

providing an in-retirement income stream withdrawal strategy, wherein said income stream withdrawal strategy provides tax advantages and wherein said income stream withdrawal strategy provides for a first time period and said income stream withdrawal strategy avoids withdrawal of assets from tax deferred accounts during the first time period, and said income stream withdrawal strategy providing for withdrawal from one or more tax deferred accounts during a second time period; and

providing a findings overview report based on said analysis, wherein the findings overview report includes the in-retirement goals, and the likelihood that the priority goal will be met if the in-retirement income stream withdrawal strategy is followed, and the findings overview report further including an asset drawn down schedule which shows a predicted end of year account balance for each of the plurality of different types of customer accounts if the in-retirement income stream withdrawal strategy is followed.

2. (Original) The method of Claim 1, wherein said forecasting is based on outside and inside holdings.

3. (Original) The method of Claim 1, further comprising the step of projecting annual snapshot cash flows from said current asset allocation and determining if a gap exists between said projected cash flows and said income goal.

4. (Original) The method of Claim 3, wherein said cash flows comprise dividend and interest sources, and non-fluctuating sources.

5. (Original) The method of Claim 4, wherein said dividend and interest sources comprise equity dividend, fixed income, and cash payments, and wherein said non-fluctuating sources comprise income property, social security, and pension payments.

6. (Original) The method of Claim 3, further comprising the step of providing a current performance planning table, wherein said table allows for assessing approximate current yield and total return information in order to determine which holdings of said assets provide cash flow versus growth required to meet said in-retirement goals.

7. (Currently Amended) The method of Claim 3, further comprising generating a current summary showing a breakdown of said cash flow into said dividend and interest sources, said non-fluctuating sources, total cash flow, and said income goal.

8. (Canceled)

9. (Previously Presented) The method of Claim 1, wherein said withdrawal strategy further comprises designating when and how much to withdraw from taxable, 401K, traditional IRA, and Roth IRA accounts.

10. (Canceled)

11. (Original) The method of Claim 3, further comprising determining required minimum distribution (RMD) income streams based on total value of tax deferred assets.

12. (Currently Amended) The method of Claim 11, further comprising generating a report showing annual tax-deferred account withdrawals, and year end tax deferred account balances.

13. (Original) The method of Claim 3, further comprising providing financial and non-financial alternatives in order to attempt to increase said likelihood of meeting said retirement goals.

14. (Original) The method of Claim 13, wherein said non-financial alternatives increase said likelihood by requiring a relaxing of at least one of said in-retirement goals.

15. (Original) The method of Claim 13, wherein said financial alternatives attempt to increase said likelihood by altering said asset allocation and thereby assuming a better diversified portfolio.

16. (Currently Amended) The method of Claim 14, further comprising generating a report showing said in-retirement goals and said likelihood versus said modified in-retirement goals, said modified in-retirement goals comprising said at least one of said relaxed in-retirement goals, and showing said subsequent possible increased likelihood.

17. (Currently Amended) The method of Claim 15, further comprising generating a report showing said in retirement goals and said likelihood versus said altered asset allocation, and showing said subsequent possible increased likelihood.

18. (Original) The method of Claim 15, wherein asset allocation preferences are incorporated.

19. (Previously Presented) The method of Claim 15, further comprising providing action plans for attempting to increase said likelihood, said action plans comprising means for conveying whether to buy or sell said assets.

20. (Currently Amended) The method of Claim 19, wherein each asset class holding ~~are~~ is separated from each other and small company holdings are separated from large, international, and fixed income company holdings.

21. (Currently Amended) A method for forecasting a likelihood that assets held in a plurality of different types of accounts at retirement meet in-retirement goals comprising an annual withdrawal goal, an estate goal, and a years in retirement goal, said method comprising:

inputting said withdrawal goal, said estate goal, said years in retirement goal, and a current asset allocation;

performing an analysis based on said goals and said current asset allocation;

forecasting, by using results of said analysis, said likelihood that said assets at retirement meet in retirement goals;

providing an in-retirement income stream withdrawal strategy, wherein said income stream strategy provides tax advantages and wherein said income stream withdrawal strategy provides for a first time period and said income stream withdrawal strategy avoids withdrawal of assets from tax deferred accounts during the first time period, and said income stream withdrawal strategy providing for withdrawal from one or more tax deferred accounts during a second time period;

providing an ability to perform an alternative analysis by modifying said in-retirement goals; and

providing a findings overview report based on said analysis, wherein the findings overview report includes the in-retirement goals, and the likelihood that the in-retirement goals will be met if the in-retirement income stream withdrawal strategy is followed, and the findings overview report further including an asset drawn down schedule which shows a predicted end of

year account balance for each of the plurality of different types ~~different types~~ of customer accounts if the in-retirement income stream withdrawal strategy is followed.

22. (Original) The method of Claim 21, wherein said current assets comprise outside and inside holdings.

23.- 33. (Canceled)

34. (Currently Amended) A system for forecasting a likelihood that assets held in plurality of different types of accounts at retirement meet in-retirement goals comprising an annual withdrawal goal, an estate goal, and a years in retirement goal, comprising:

means for inputting said annual withdrawal goal, said estate goal, said years in retirement goal, and a current asset allocation;

means for performing analysis based on said goals and said current asset allocation;

means for forecasting, by using results of said analysis, said likelihood that said assets at retirement meet in-retirement goals;

means for providing an in-retirement income stream withdrawal strategy, wherein said income stream strategy provides tax advantages and wherein said income stream withdrawal strategy provides for a first time period and said income stream withdrawal strategy avoids withdrawal of assets from tax deferred accounts during the first time period, and said income stream withdrawal strategy providing for withdrawal from one or more tax deferred accounts during a second time period; and

means for providing an ability to perform an alternative analysis by modifying said in-retirement goals; and

means for providing a findings overview report based on an analysis, wherein the findings overview report includes the in-retirement goals, and the likelihood that the in-retirement goals will be met if the in-retirement income stream withdrawal strategy is followed, and the findings overview report further including an asset drawn down schedule which shows a predicted end of year account balance for each of the plurality of different types

different types of customer accounts if the in-retirement income stream withdrawal strategy is followed.

35. (Original) The system of Claim 34, wherein said current assets comprise outside and inside holdings.

36. (Previously Presented) The method of claim 1 further comprising providing a performance planning report which identifies each of the assets held in the customer accounts and provides a projected annual cash flow, an approximate current yield, a historical total return, and an approximated current value for each asset, to assist the customer in assessing their assets on an income versus growth basis.

37. (Previously Presented) The method of claim 21 further comprising providing a performance planning report which identifies each of the assets held in the customer accounts and provides a projected annual cash flow, an approximate current yield, a historical total return, and an approximated current value for each asset, to assist the customer in assessing their assets on an income versus growth basis.

38. (Currently Amended) The ~~method~~ system of claim 34 further comprising a means for providing a performance planning report which identifies each of the assets held in the customer accounts and provides a projected annual cash flow, an approximate current yield, a historical total return, and an approximated current value for each asset, to assist the customer in assessing their assets on an income versus growth basis.

39. (New) The method of Claim 2, further comprising acquiring an asset's current price through an existing, internal data feed updated nightly.

40. (New) The method of Claim 3, further comprising alerting a user when a cash flow analysis indicates a problematic fluctuation.

41. (New) The method of Claim 40, wherein the problematic fluctuation is indicated by a period wherein an actual monthly cash flow generated falls below a monthly cash flow goal by five percent or more.

42. (New) The method of Claim 6, wherein said current performance planning table includes information on each asset's annual income, 1-year and 5-year total returns, and current value.

43. (New) The method of Claim 6, further comprising the step of calculating a percentage of dividends a customer is currently reinvesting versus accessing.